

In re:
Chantay N. Little
Debtor

Case No. 24-10976-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 06, 2024

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2024:

Recip ID	Recipient Name and Address
db	+ Chantay N. Little, 1811 S. Conestoga Street, Philadelphia, PA 19143-5720
14869757	Bay Area Credit Services, Permanently closed at reported address, Norcross, GA 30093
14869773	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14880170	Permanently closed at reported address, Norcross, GA 30093
14869776	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14880191	Stillman Law Office, Attn: Bankruptcy, Po Box 72, Georgetown, DE 19947-0072

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	May 06 2024 23:49:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	May 06 2024 23:49:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	May 06 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 07 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 06 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	May 06 2024 23:49:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14869754	Email/Text: bncnotifications@pheaa.org	May 06 2024 23:49:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14869755	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 07 2024 00:03:50	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14869756	+ Email/Text: bk@avant.com	May 06 2024 23:49:00	Avant/WebBank, 222 North LaSalle Street Suite 1600, Chicago, IL 60601-1112
14880169	+ Email/Text: bk@avant.com	May 06 2024 23:49:00	Avant/WebBank, 222 North LaSalle Street Suite 1600, Chicago, IL 60601, Bay Area Credit Services 60601-1112
14869758	Email/Text: rm-bknotices@bridgecrest.com	May 06 2024 23:49:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy,

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 06, 2024

Form ID: 309I

Total Noticed: 45

Case Number	Communication Type	Recipient	Date/Time	Address
14869761	Email/Text: megan.harper@phila.gov		May 06 2024 23:49:00	7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14869759	+ EDI: CAPITALONE.COM		May 07 2024 03:37:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14870481	+ EDI: AIS.COM		May 07 2024 03:37:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14869760	+ EDI: CAPITALONE.COM		May 07 2024 03:37:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14874215	+ Email/Text: bankruptcy@cavps.com		May 06 2024 23:49:00	Capital One/Neiman Marcus/Bergdorf Goodman, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14869762	Email/Text: bankruptcy@philapark.org		May 06 2024 23:49:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14869763	+ EDI: WFNNB.COM		May 07 2024 03:37:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14869764	+ EDI: WFNNB.COM		May 07 2024 03:37:00	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14869765	+ Email/Text: bncnotifications@pheaa.org		May 07 2024 03:37:00	Comenitycapital/fFe21, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14869769	EDI: CITICORP		May 06 2024 23:49:00	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14869061	EDI: DISCOVER		May 07 2024 03:37:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14869766	+ EDI: DISCOVER		May 07 2024 03:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14869767	+ EDI: AMINFOFP.COM		May 07 2024 03:37:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14869768	EDI: IRS.COM		May 07 2024 03:37:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14871347	Email/PDF: resurgentbknofications@resurgent.com		May 07 2024 03:37:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14869770	EDI: AGFINANCE.COM		May 06 2024 23:48:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14869771	Email/Text: fesbank@attorneygeneral.gov		May 07 2024 03:37:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14869775	Email/Text: CollectionsDept@PFCU.COM		May 06 2024 23:49:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14869772	EDI: PENNDEPTREV		May 06 2024 23:49:00	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14869772	Email/Text: RVSVCBICNOTICE1@state.pa.us		May 07 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14869773	^ MEBN		May 06 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14869774	+ Email/Text: Contact@PersonifyFinancial.com		May 06 2024 23:36:06	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14869777	+ Email/Text: bankruptcy@philapark.org		May 06 2024 23:49:00	Personify Financial, Attn: Bankruptcy Department, PO Box 208417, Dallas, TX 75320-8417
			May 06 2024 23:49:00	Philadelphia Parking Authority, Bankruptcy

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 06, 2024

Form ID: 309I

Total Noticed: 45

			Department, 701 Market St, Philadelphia, PA 19106-1540
14869778	EDI: SYNC	May 07 2024 03:37:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14869779	EDI: SYNC	May 07 2024 03:37:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14869780	EDI: SYNC	May 07 2024 03:37:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5060
14869781	EDI: SYNC	May 07 2024 03:37:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
14869782	+ EDI: WTRRN BANK.COM	May 07 2024 03:37:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14869783	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 06 2024 23:49:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14869784	EDI: USBANKARS.COM	May 07 2024 03:37:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14869785	^ MEBN	May 06 2024 23:35:55	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14880167	*	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14880168	*+	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14880171	*	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14880174	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court., City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14880172	*+	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14880173	*+	Capital One/Neiman, Marcus/Bergdorf Goodman, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14880175	*	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14880176	*+	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14880177	*+	Comenitycapital/fFe21, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14880178	*+	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14880182	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14880179	*+	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14880180	*+	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14880181	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14880183	*	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14880184	*	Pennsylvania Attorney, General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14880185	*	Pennsylvania Department of, Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14880186	*	Pennsylvania Office of, General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14880187	*+	Personify Financial, Attn: Bankruptcy Department, PO Box 208417, Dallas, TX 75320-8417
14880188	*+	Philadelphia Federal Credit, Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1003
14880189	*	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14880190	*+	Philadelphia Parking, Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14880192	*	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14880193	*	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14880194	*	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5060
14880195	*	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5060
14880196	*+	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14880197	*	U.S. Attorney, Eastern District, of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14880198	*	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 06, 2024

Form ID: 309I

Total Noticed: 45

14880199

*

U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Chantay N. Little help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	Chantay N. Little		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-10976-amc		
	Social Security number or ITIN: xxx-xx-0028		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 3/22/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chantay N. Little	
2. All other names used in the last 8 years		
3. Address	1811 S. Conestoga Street Philadelphia, PA 19143	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 5/6/24

For more information, see page 2

Debtor **Chantay N. Little**

Case number **24-10976-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 21, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 8/20/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 5/31/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 9/18/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1820.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/31/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	